

AMENDMENTS TO THE DRAWINGS:

The attached sheets of drawings include changes to FIGs. 9A, 9B, 10A, 10B, and 11. These sheets, which include FIGs. 9A, 9B, 10A, 10B, and 11, replace the original sheets that included FIGs. 9A, 9B, 10A, 10B, and 11.

Attachments: three Replacement sheets

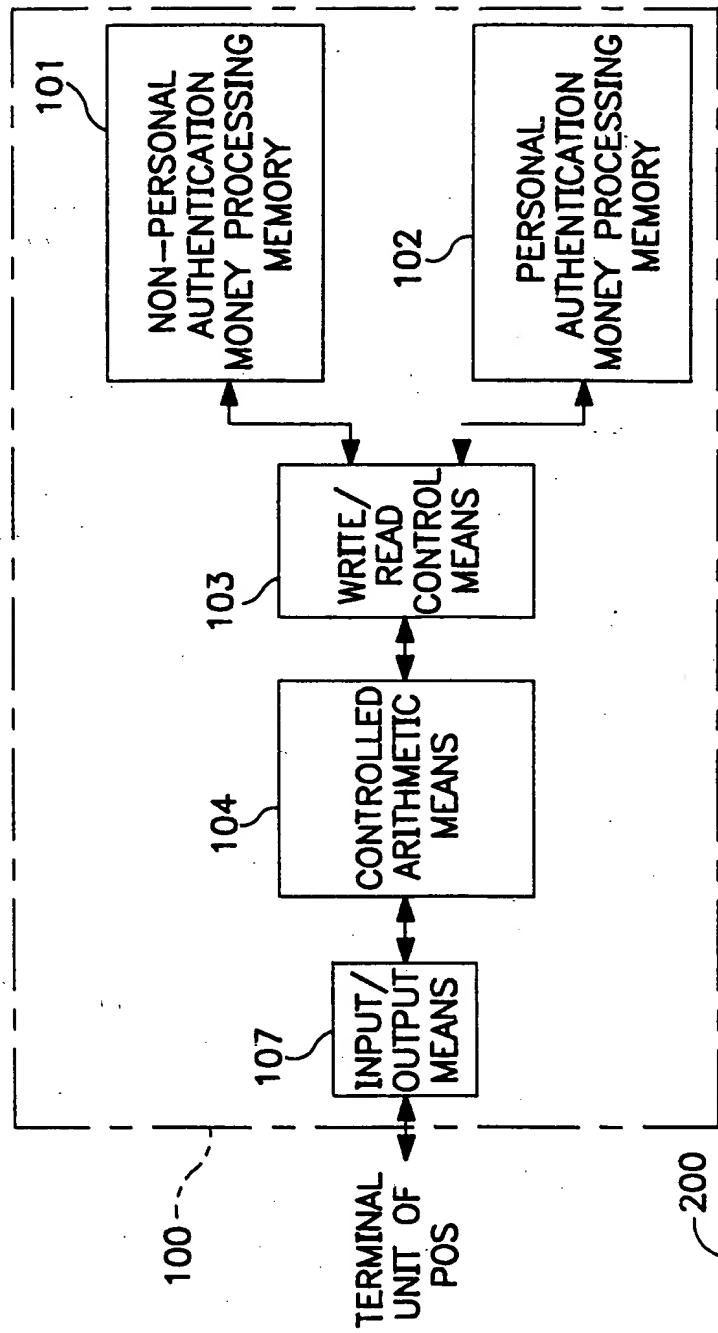


FIG. 9A
(PRIOR ART)

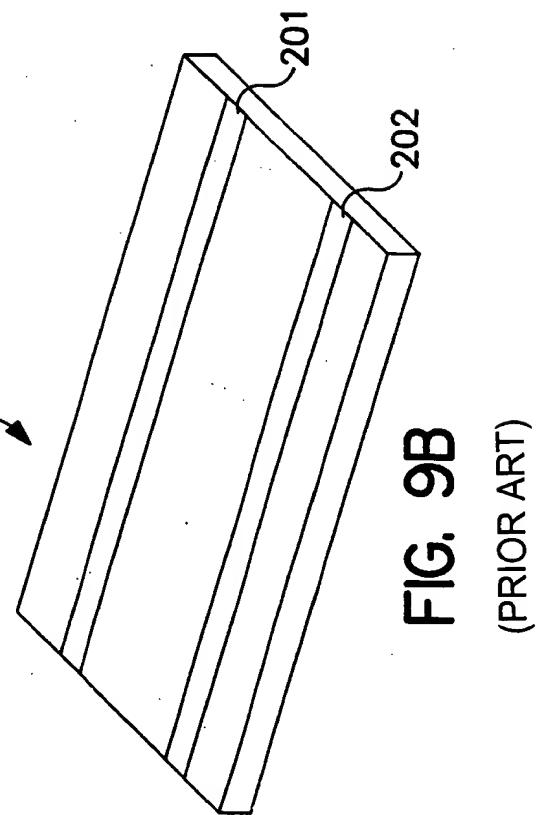


FIG. 9B
(PRIOR ART)



REGIONAL CODE	COMPANY CODE	CARD NO.	PERSONAL INFORMATION		TIME LIMIT INFORMATION		101e	101d
			CARD CLASS		ISSUE DATE	EFFECTIVE PERIOD		

101a: ORDINARY DATA AREA

101b: NON-PERSONAL AUTHENTICATION MONEY PROCESSING AREA

FIG. 10A

(PRIOR ART)

REGIONAL CODE	COMPANY CODE	CARD NO.	PERSONAL INFORMATION		TIME LIMIT INFORMATION		102e	102d
			CARD CLASS	PASSWORD NUMBER DATA	ISSUE DATE	EFFECTIVE PERIOD		

102a: ORDINARY DATA AREA

102b: PERSONAL AUTHENTICATION MONEY PROCESSING AREA

(PRIOR ART) **FIG. 10B**

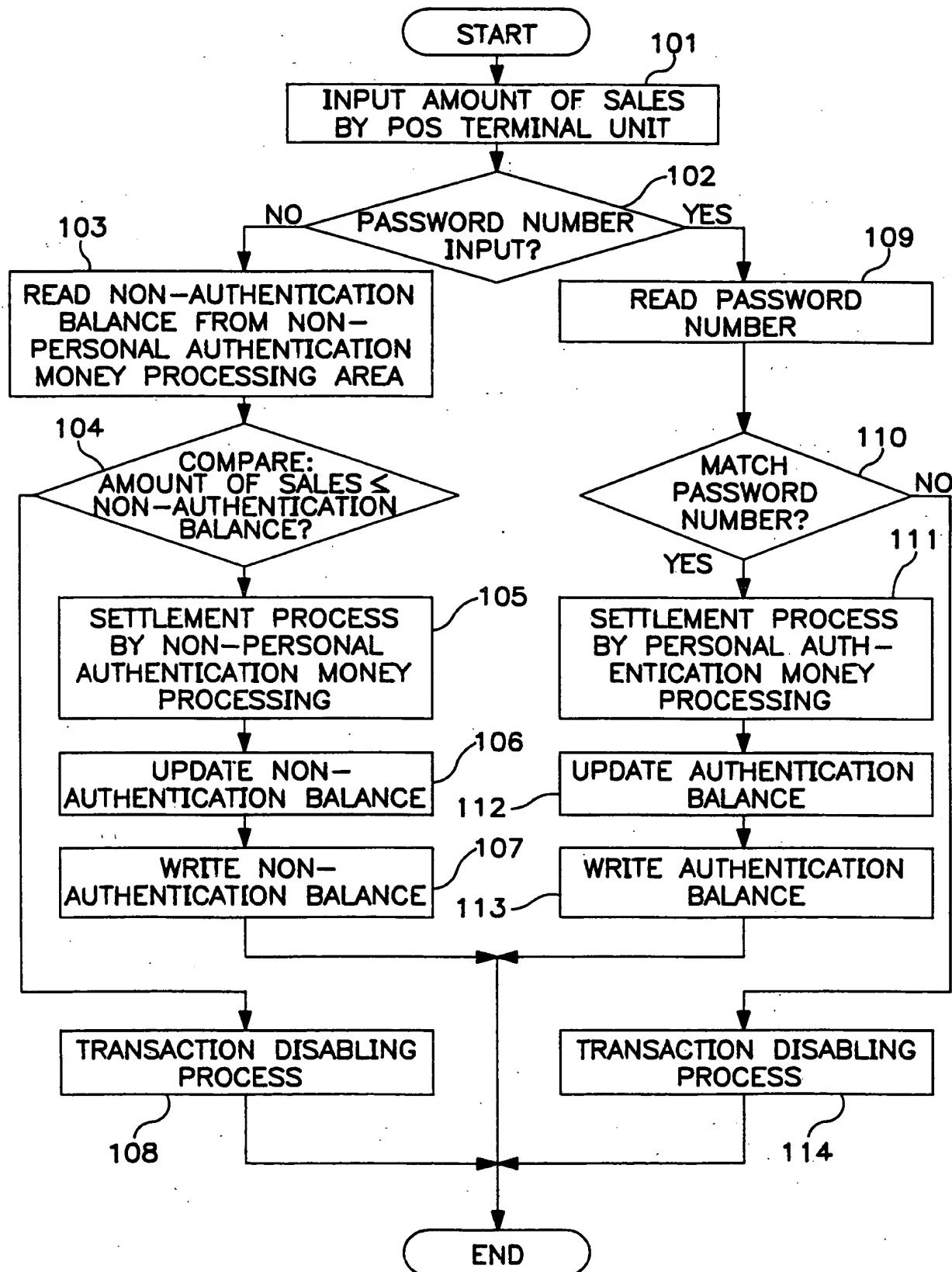


FIG. 11 (PRIOR ART)